

# **EXHIBIT 95**

**Shilla** To: tom.roh@jpmorgan.com  
**Kim-** cc: HEL ABS  
**Parker** Subject: JPMAC 2006-NC1 - Due Diligence

03/17/2006  
12:03 PM

Hi Tom,

Attached are the due dili results for the JPMAC 2006-NC1 deal. Joel Readence indicated that the version marked "external" can be sent to rating agencies. Please let me know if you have any questions/comments.

Thanks,  
Shilla



New Century 20060224 Subprime Trade Analysis (External).xls.zip

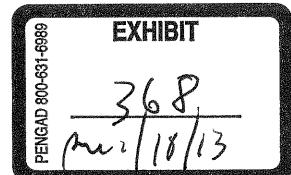


New Century 20060224 Subprime Trade Analysis (Internal).xls.zip

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Shilla Kim-Parker  
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shilla.kim-parker@jpmorgan.com

Confidential



JPMC\_DEX\_002933714

**Document provided in native format**

SellerLoanID	Seller	CUSI	OrderID	AsOfDt	Status
1005848871	NCM0602	P	NCM0602	02/12/2006	1

1006290015	NCM0602	NCM0602	02/16/2006	1
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1005002427 NCM0602 NCM0602 02/12/2006 1

1005846034 NCM0602 NCM0602 02/17/2006 1

1004776022 NCM0602 NCM0602 02/22/2006 1

1005989629 NCM0602 NCM0602 02/14/2006 1

1003649476 NCM0602 NCM0602 02/16/2006 1

1003156952 NCM0602 NCM0602 02/15/2006 1

1004564992 NCM0602 NCM0602 02/16/2006 1

1005723951 NCM0602 NCM0602 02/16/2006 1

1004946385 NCM0602 NCM0602 02/22/2006 1

1005811375 NCM0602 NCM0602 02/16/2006 1

1006017758 NCM0602 NCM0602 02/08/2006 1

1006011184 NCM0602 NCM0602 02/16/2006 1

1006287430 NCM0602 NCM0602 02/17/2006 1

1006130162 NCM0602 NCM0602 02/09/2006 1

1004891488 NCM0602 NCM0602 02/22/2006 1

1005642655 NCM0602 NCM0602 02/16/2006 1

1005364465 NCM0602 NCM0602 02/07/2006 1

1005417658 NCM0602 NCM0602 02/09/2006 1

1005888685 NCM0602 NCM0602 02/22/2006 1

1006106153 NCM0602 NCM0602 02/16/2006 0

1006074124 NCM0602 NCM0602 02/22/2006 1

1006028274 NCM0602 NCM0602 02/11/2006 1

1005648383 NCM0602 NCM0602 02/13/2006 1

1005770748 NCM0602 NCM0602 02/22/2006 1

2221268 NCM0602 NCM0602 02/22/2006 1

1005880898 NCM0602 NCM0602 02/16/2006 1

1005880898

1005979453 NCM0602 NCM0602 02/22/2006 1

**Document provided in native format**

**New Century20060224 Subprime Trade  
Due Diligence Summary Report**

**Due Diligence Grades**

Grade 0 = Not selected for review  
Grade 1 = Acceptable Within Guidelines  
Grade 2 = Acceptable with Compensating Factors  
Grade 3 = Unacceptable or requires further explanation  
or requires further documentation  
Grade 4 = Selected for Review but unavailable  
Grade 5= Missing Documentation/Unable to complete review

**New Century20060224 Subprime Trade**  
**Due Diligence Summary Report**

**Due Diligence Manager:** Joel C. Readence

**Total Population Review**

**Random Sample Review**

Sample Flags		(All)	
		Data	
		Count of LOANID	% of count
		4	0.09%
		627750	0.06%
		587179759	58.49%
		3520306503	35.07%
		54688321.28	5.45%
		1589581.39	0.16%
		784271.53	0.73%
		4535	100.00%
		1003936833	100.00%
		Grand Total	

Sample Flags		(All)	
		Data	
		Count of LOANID	% of count
		131	29.05%
		32492292.57	29.95%
		59378061.13	54.74%
		12459414.94	11.49%
		433691.87	0.40%
		3713281.46	3.42%
		451	100.00%
		108476748	100.00%
		Grand Total	

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		4535	100.00%
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		Grand Total	

Sample Flags		(All)	
		Data	
		Count of LOANID	% of count
		187	41.46%
		\$ 46,439,448	\$ 42.81%
		49,691,541	45.81%
		3050	8.20%
		9,273,911	8.55%
		433,992	0.40%
		9	2.00%
		\$ 2,638,156	2.43%
		451	100.00%
		\$ 108,476,748	100.00%
		Grand Total	

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		9	2.00%
		\$ 2,638,156	2.43%
		451	100.00%
		\$ 108,476,748	100.00%
		Grand Total	

Sample Flags		(Multiple Items)	
		Data	
		Count of LOANID	% of count
		451	8.20%
		93	8.99%
		242	7.94%
		335	8.20%
		4084	
		4405	
		242	
		5,49%	
		Grand Total	

Sample Flags		(Multiple Items)	
		Data	
		Count of LOANID	% of count
		451	8.20%
		93	8.99%
		242	7.94%
		335	8.20%
		4084	
		4405	
		242	
		5,49%	
		Grand Total	

Sample Flags		(All)	
		Data	
		Count of LOANID	% of count
		407	90.24%
		\$ 96,437,212.47	\$ 88.90%
		54,439,58.26	5.03%
		9,01%	2,086,057.35
		21,694,659.4	10.90%
		9	0.90%
		115,893.52	0.58%
		293,673.47	1.48%
		16	1.60%
		1,034	100.00%
		199,045,912	100.00%
		Grand Total	

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		Data	
		Count of LOANID	% of count
		407	90.24%
		\$ 96,437,212.47	\$ 88.90%
		54,439,58.26	5.03%
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		21,694,659.4	10.90%
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		115,893.52	0.58%
		293,673.47	1.48%
		16	1.60%
		1,034	100.00%
		199,045,912	100.00%
		Grand Total	

Case 0: Diligence Grades		(All)	
		Data	
		Count of LOANID	% of count
		3217	70.94%
		72,92%	
		1219	26.88%
		280,260,481.2	
		3	2.07%
		199,980,49.29	
		3	1.99%
		280,750	
		0.03%	
		406,500	
		0.04%	
		4335	100.00%
		1003936833	100.00%
		Grand Total	

Case 0: Diligence Grades		(All)	
		Data	
		Count of LOANID	% of count
		337	74.72%
		83,100,086.53	
		3	23.50%
		23,851,542.76	
		8	1.77%
		1,525,118.68	
		1,41%	
		451	
		100.00%	
		108,476,748	
		100.00%	
		Grand Total	

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		Data	
		Count of LOANID	% of count
		337	74.72%
		83,100,086.53	
		3	23.50%
		23,851,542.76	
		8	1.77%
		1,525,118.68	
		1,41%	
		451	
		100.00%	
		108,476,748	
		100.00%	
		Grand Total	